

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method ~~of disseminating to a customer of a financial institution a desired incentive from a plurality of incentives being offered by at least one participant,~~ comprising:

receiving incentive information from a participant, the incentive information specifying at least one incentive;

receiving financial institution account transaction activity data of the a customer ~~from the financial institution;~~

analyzing the financial institution account transaction activity data of the customer; ~~and~~

calculating a transaction level associated with the customer based on the analysis;

categorizing the incentive into an incentive decile level; and

selecting the desired incentive from the plurality of incentives for the customer based on the customer's transaction level and the incentive decile level. ~~results of the analyzing.~~

2. (Original) The method of claim 1, wherein receiving incentive information comprises receiving an incentive matrix correlating incentives with characteristics of the customer receiving the incentive.

3. (Original) The method of claim 1, wherein receiving incentive information comprises receiving incentive information from a plurality of participants and selecting comprises selecting the desired incentive from incentives offered by a plurality of participants.

4. (Original) The method of claim 1, wherein selecting the desired incentive comprises selecting a plurality of incentives for the customer.

5-6. (Cancelled)

7. (Currently Amended) The method of claim 1, wherein ~~receiving~~ the financial institution account transaction activity data comprises ~~receiving~~ demographic data of the customer.

8. (Currently Amended) The method of claim 1, wherein ~~receiving~~ the financial institution account transaction activity data comprises ~~receiving~~ financial data on statistical activity of the customer.

9. (Original) The method of claim 1, further including conveying the desired incentive to the customer.

10. (Original) The method of claim 9, wherein the conveying is from the financial institution.

11. (Original) The method of claim 9, wherein the conveying is through an automated teller machine network.

12. (Original) The method of claim 9, wherein the conveying is through a mailing to the customer.

13. (Original) The method of claim 9, wherein the conveying is through a customer service representative of the financial institution.

14. (Original) The method of claim 9, wherein the conveying is through direct mail.

15. (Original) The method of claim 9, wherein the conveying is through home banking.

16. (Original) The method of claim 15, wherein conveying through home banking occurs through a call center.

17. (Original) The method of claim 15, wherein conveying through home banking occurs through on-line banking.

18. (Original) The method of claim 9, wherein conveying comprises conveying multiple incentives to the customer.

19. (Original) The method of claim 9, wherein conveying comprises conveying incentives through statements provided to the customer.

20. (Original) The method of claim 9, wherein conveying comprises conveying incentives to the customer through an automated teller network.

21. (Original) The method of claim 1, further including tracking use of the incentive by the customer, the tracking including detecting transaction data associated with a purchase using the desired incentive.

22. (Currently Amended) The method of claim 1, wherein analyzing the financial institution account transaction activity data includes analyzing the transaction data resulting from tracking use of another incentive.

23-24. (Cancelled)

25. (Original) The method of claim 1, further comprising redeeming the incentive.

26. (Original) The method of claim 25, wherein redeeming comprises debiting an account associated with the participant.

27. (Original) The method of claim 25, wherein redeeming comprises crediting an account associated with a retailer recognizing the incentive with the customer.

28. (Original) The method of claim 25, wherein redeeming comprises crediting an account associated with the financial institution.

29. (Original) The method of claim 25, wherein redeeming comprises crediting an account associated with a network management company.

30. (Original) The method of claim 25, wherein redeeming comprises crediting an account associated with a branded goods supplier recognizing the incentive with the customer.

31. (Original) The method of claim 25, wherein redeeming occurs through an electronic funds transfer.

32. (Original) The method of claim 25, wherein redeeming occurs through an automated clearing house network.

33. (Original) The method of claim 25, wherein redeeming occurs through the Internet.

34. (Currently Amended) The method of claim 1, wherein analyzing the financial institution account transaction activity data of the customer is performed by a system manager.

35. (Currently Amended) A method of processing an incentive being offered to a customer of a financial institution by a participant, comprising:

identifying the customer;

identifying an item associated with a transaction with the customer;

determining if the customer qualifies for any incentive in the transaction with the item;

receiving data on the incentive being offered to the customer, the incentive being selected based on an analysis of financial institution account transaction activity data of the customer ~~with the financial institution~~;

offering the incentive to the customer; and

completing the transaction of the item, wherein the completing comprises recognizing the incentive offered to the customer.

36. (Original) The method of claim 35, wherein determining if the customer qualifies for any incentive comprises sending a query to another entity, the query including an identification of the customer and the item.

37. (Original) The method of claim 35, wherein identifying the customer comprises identifying the customer through a payment method for the item.

38. (Original) The method of claim 37, wherein identifying the customer comprises obtaining credit card information.

39. (Original) The method of claim 37, wherein identifying the customer comprises obtaining membership card information.

40. (Original) The method of claim 37, wherein identifying the customer comprises obtaining smart card information.

41. (Original) The method of claim 37, wherein identifying the customer comprises obtaining debit card information.

42. (Original) The method of claim 37, wherein identifying the customer comprises obtaining information linking the customer with the financial institution.

43. (Original) The method of claim 35, further comprising generating a summary of the transaction.

44. (Original) The method of claim 35, wherein determining if the customer qualifies for any incentive comprises identifying a second item associated with the transaction.

45-46. (Cancelled)

47. (Currently Amended) The method of claim 35, wherein receiving financial institution account transaction activity data comprises receiving demographic data of the customer.

48. (Currently Amended) A method of distributing incentives to customers, comprising:

receiving incentive information from participants, the incentive information specifying desired characteristics of customers receiving incentives;

obtaining rankings of customers of at least one financial institution, the rankings being produced by analyzing financial institution account transaction activity data of the customers with at least one financial institution;

mapping the rankings of the customers with the desired characteristics of customers receiving incentives; and

identifying incentives to be provided to select customers.

49. (Original) The method of claim 48, further comprising distributing the incentives to the customers.

50. (Original) The method of claim 48, further comprising tracking usage of the incentives.

51. (Original) The method of claim 48, further comprising validating the incentives.

52. (Original) The method of claim 48, further comprising redeeming the incentives.

53. (New) The method of claim 1, wherein the financial institution account transaction activity data comprises data associated with a plurality of account types.

54. (New) The method of claim 53, wherein the account types comprise at least one of: demand deposit accounts, interest bearing accounts, and loan accounts.

55. (New) The method of claim 35, wherein the financial institution account transaction activity data comprises data associated with a plurality of account types.

56. (New) The method of claim 55, wherein the account types comprise at least one of: demand deposit accounts, interest bearing accounts, and loan accounts.